

# the SOLUTION

Designed for: Agencies

www.eCertsOnline.com

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Another Value Added Product by

Insurance Visions, Inc  
P.O. Box 11829-1829  
Santa Ana, Ca 92711-1829  
(800) 497-9996  
(714) 285-4282 fax

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(800) 497-9996

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## INTRODUCTION

You are undoubtedly aware that as an agency owner, not only do you drive the agency's philosophy and culture on the use of technology, you also bear the responsibility for its contribution to the agency's bottom line profits. A critical component of that responsibility is the review of workflow processes and implementation of those strategies that make those workflows more efficient, and thus more profitable. This permits the introduction of new technologies that solve specific business problems and also enhance the agency's competitive position while projecting a positive, modern image to its customers.

## CURRENT SYSTEMS

Unfortunately, the first step in that process may also prove to be somewhat disconcerting, particularly as it applies to the issuance of Certificates of Insurance, the single most expensive and most often used form in your management system. This usually occurs when it becomes apparent that the systems currently in use are not adequate to meet all of the agency's requirements and rather than gaining efficiencies and saving money through the application of automation, these same systems are actually costing 5-8 times more than other available processes such as eCertsONLINE. Further, the additional cost associated with these inefficiencies simply don't go away over time since they are repeated every time a certificate is issued by your staff, and that only serves to dilute your technology investment. This is not a criticism of those systems, only a factual analysis - they were never designed to perform more than only a small fraction of a very complex and sophisticated process.

To put this into perspective, several studies have concluded that when a certificate is issued through most currently available management systems, the issuance costs average from \$4.00 - \$7.00 for a simple, plain-vanilla type of certificate. If additional wording is required or a specific endorsement is needed, the cost easily doubles or triples. Further, other studies show that the average cost for mailing an envelope is not thirty-nine cents but two dollars and fifty cents. When multiplied by the number of certificate documents mailed every day, the true cost of certificate issuance is staggering. Using eCertsONLINE reduces the issuance cost of even the most complex type of certificates by 60% - 70%, and if customer self-service is provided, the overall savings increases to 80% or more.

## AGENCY BENEFITS

With eCertsONLINE, maximum benefit to the agency is derived by use of its integrated systems. It is a turnkey solution for single or multiple location agencies that completely automates the certificate issuance process while reducing overall operating costs since:

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- eCertsONLINE is entirely browser based so there is no software to install or maintain
- Web hosting is provided by a Tier 1 provider with redundant power generators, 24x7 security guards, and multiple daily back-ups
- All agency functions within the program are seamlessly integrated
- Once and done processing eliminates multiple handling of documents
- eCertsONLINE is database driven so all documents are attached and automatically print at the time of issuance through both the new and renewal processing cycles
- The program is web based and can be deployed globally in a matter of minutes
- Available 24x7 from anywhere in the world, customers can self-serve their own certificate needs but only with the specific approval of the agency
- Worldwide electronic delivery eliminates mailing costs and is the least expensive method of document delivery ever devised. Delivery via Fax, U.S. Mail, or UPS Next Day Air is also available
- Renewal processing is accomplished with a few clicks of the mouse.

Another added benefit of using eCertsONLINE is immediately achieved by those agencies that have acquired other agencies over time and as a consequence, the branch locations are now using a myriad of automation systems each with dissimilar and often inadequate certificate processing capabilities. Rather than scrapping existing systems, eCertsONLINE's automated capabilities instantly become available nationwide, and this serves to standardize this most important process while completely avoiding the inordinate cost and inconvenience of changing management systems.

## INCREASED PRODUCTIVITY

Due to its integrated design, eCertsONLINE significantly increases employee workflow and productivity. What may normally take 12-15 minutes or more with most certificate management systems requires only 2-3 minutes with eCertsONLINE, and by gaining efficiency fewer employees are required to accomplish the same amount of work while substantially improving overall customer service. In these difficult times when the pool of qualified employees is shrinking and those that are available command a hefty premium, doesn't it make sense to reduce your dependency on additional personnel and drive down expenses while simultaneously increasing your profits? We think so too which is another reason why eCertsONLINE is a "can't lose" situation for any agency that uses it.

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## SYSTEM INTEGRATION

eCertsONLINE can accept initial data uploads from most management systems including legacy systems. Customer, policy, and certificate holder data can be safely imported into eCertsONLINE making the transition into this web based program easy and painless. Further, for those agencies using Applied \* or AMS \* management systems, all critical data including the Certificates can be quickly uploaded into eCertsONLINE, and at no charge, so you are ready to go almost immediately.

## CUSTOM FORMS & PROGRAMS

Although eCertsONLINE supports ACORD based Certificates of Insurance, we realize that some carriers may utilize their own specific format, endorsements, etc. eCertsONLINE can also program customized forms to meet any agency's needs.

Further, similar to the Certificate of Liability Insurance, the same processing difficulties exist for sending certification of coverage to mortgagees or loss payees on property risks. For that reason, we have integrated the Evidence of Commercial Property form into the program so that coverage verification can also be processed much in the same manner as the Certificate of Liability Insurance. Other forms included are the ACORD Certificate of Property Insurance and the Evidence of Personal Property.

## BRANDING

The eCertsONLINE web site that your staff and customers utilize should be elegantly designed and reflective of your professional image. For that reason, each page is branded with your company name, tag line, and phone number. However, eCertsONLINE is also the only site of its type that includes the capability to change the coloring of the background, menu, titles, and links to match the custom colors of your own web site, and also displays your logo on every page. We choose to have your company identity displayed as the provider of this service and not as a billboard advertisement for us. Even if you don't currently have a website established, eCertsONLINE can be color coordinated with your company stationary or flyers and provide you with an immediate web presence for customer servicing.

## TRAINING

Although eCertsONLINE is highly intuitive and logical in its sequencing of functions, we provide your staff with the necessary training to make a smooth transition to this dynamic system. In addition, an Admin Manual is also provided that outlines all of the program functions in detail. This easy to read pictorial guide that is written in plain English takes all of the guess work out of the site operation. A complete User Manual is also provided for those customers that will be self-servicing their own accounts.

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## SITE OPERATION

The agency's staff login to the Admin side using a secure password and user ID that determines one of three levels of security. Once the customer's account and Master Certificate(s) have been set-up, staff members may add an unlimited number of Certificate Holders and issue certificates on demand.

At the time of issuance, the completed documents including any endorsements or attachments can be sent to the recipient via e-mail, fax, U.S. Mail, or UPS Next Day Air with copies optionally sent directly to the insurance carriers involved. The agency may then optionally print their copies to a local printer and/or long-term archive their copies on our secured servers.

If customer self-service is permitted for specific insureds, they would have access only to the User side via a secure password and user ID that determines one of three levels of security. The customer may only view and issue those specific Master Certificates designated by the agency by adding the appropriate Certificate Holder information. Once a Master Certificate has been set-up it cannot be modified or altered by the customer except if authorized by the agency, the GL and Excess Limits may be reduced (see Reduced Limits)..

At the time of issuance, the completed documents can be e-mailed to the recipient or upon approval of the agency, they can optionally be sent via fax or U.S. Mail. A complete copy of all documents is also automatically provided to the agency for review and optional long-term archiving.

## ENDORSEMENTS

The Endorsement function is one of the major time-savers available to users of eCertsONLINE. When additional insured status or a Waiver of Subrogation is permitted by the insurance contracts and acknowledgement is being provided to the Certificate Holder, it only makes sense that you should also have the capability to attach an endorsement since additional insured wording in the Description of Operations section of the Certificate is meaningless without the appropriate policy endorsement (see side 2 of the ACORD 25). Since endorsement maintenance is non-existent in most management systems, agencies are now forced to manually complete the required endorsements for each individual Certificate in their word processor, a painful and time consuming process.

In eCertsONLINE, the endorsement function is fully integrated. This permits endorsements to be attached to the Certificate with a simple click of the mouse. Once attached, the insured name, policy number, and certificate holder information pre-fills to the endorsement. This information is also dynamically updated if, for example, the policy number or Certificate Holder address is changed at the time of renewal. Upon issuance, the Certificate, endorsement, and any attachments are automatically printed and may be sent to any number of recipients via e-mail, fax, or U.S. Mail.

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Although eCertsONLINE provides an extensive library of standard endorsements, we've also built in the capability to create, upload, and maintain your own customized library of endorsements whenever you need them. You can then place more than 25 different fields of data onto your custom endorsements including the policy number, insured name, certificate holder's information, and your digitized signature. In a matter of minutes, your custom endorsement is ready to use. This is critically important especially at the time of renewal when carriers adopt a revised or updated endorsement and only advise the agency of the change at the last moment.

## REDUCED LIMITS

This feature is designed for those insureds that do not wish to have their full limits of coverage shown on their Certificates of Insurance due to contractual terms with a specific certificate holder. In order to accommodate these larger clients, current management systems require the creation of several Master Certificates each with differing limits of coverage, and that tends to be administratively cumbersome and prone to error. To overcome these inefficiencies, the Reduced Limits function was developed.

At the time a certificate holder is added, additional fields will appear that display the current limits on the Master Certificate for both General Liability and Excess. In the fields immediately adjacent are input fields that only allow limits that are equal to or less than the limits displayed on the Master. At the time of Certificate issuance including renewal, the reduced limits will print in the appropriate fields on the completed Certificate. This completely eliminates the necessity of maintaining numerous Master Certificates for an insured.

The use of the Reduced Limits feature is strictly controlled by the agency and may be toggled on or off based on the needs of the particular customer.

## MULTIPLE NAMED INSUREDS

Another unique feature that is available in eCertsONLINE is the Multiple Named Insureds function. This was developed principally for use with larger insureds with multiple entities and locations that require each individual entity's name and address to be shown in the Insured section on a completed Certificate of Insurance. This feature permits the agency to set up a single Master Certificate including all named insureds rather than a separate Master Certificate for each one as is necessitated by most management systems.

When this feature is utilized particularly when it is combined with the Reduced Limits feature, it can reduce the number of Master Certificates on larger accounts from hundreds to a mere handful. Aside from simplifying the day-to-day maintenance of these types of accounts, just think of the time savings at renewal when all of the Certificates for all entities can be issued with just a few clicks of your mouse!!

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## CUSTOMER SELF-SERVICE

Admittedly, self-service may not be for every customer. This is why the agency should carefully choose which customers are to be permitted use of this service since for those with the proper infrastructure and expertise, self-service does make sense. After all, in many instances these same customers have been sending fax requests to the agency outlining the specifics for the certificate and now with less effort, they can quickly and easily self-issue the actual documents whenever they choose thereby saving the agency labor and handling costs, postage, and equipment wear and tear. By far, this is the most cost effective method of certificate issuance ever devised and the most convenient for the customer.

In addition, the agency also has the option of allowing customer self-service for only the simple, plain vanilla type certificates while leaving completion of those that are more technically complex to the agency's staff. In this way, completion of the mundane certificates that drive a significant portion of the agency's workload can be transferred online to your customers while also providing them with an important value-added service. This is in addition to simultaneously reducing your own internal processing costs.

Further, to eliminate the potential for error by the customer, we have included a preview capability that displays the entire documentset on-screen prior to actual issuance. The customer may then double check for typographical errors that may have occurred and make any necessary corrections. This is just one of several fail-safe mechanism built into eCertsONLINE

## AGENCY APPROVAL MODE

Another important feature included in eCertsONLINE is the Agency Approval Mode. During customer self-service, once the customer has added the proper certificate holder information as usual, a complete copy of the actual certificate including any attachments and endorsements is immediately submitted to the agency where it is reviewed in its entirety on-screen. If acceptable to the agency, one click of the mouse approves and automatically notifies the insured that it is OK to resume the issuance process. If the certificate is not acceptable, the issuance process is scrubbed, and the customer is immediately notified of the reason. Once a certificate is rejected, it cannot be processed until the appropriate changes have been made, and the revised certificate re-submitted to the agency for approval. This entire approval process as described can be accomplished in less than a minute - we've made it that easy.

Using the Approval function virtually eliminates any possibility of customer error since issuance cannot proceed without agency approval, and that is no more risky than if the agency had issued the certificate itself except there is zero labor costs involved. Further, the approval function can also be used as a training aid for new users of eCertsONLINE since it may also be utilized by those customers that may

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simply feel uneasy with the overall certificate process. Conversely, it also permits the agency to feel secure that their customers are issuing certificates but only if they have been specifically approved by the agency's professional staff. In either case, the Approval mode can be turned on or off on a customer-by-customer basis with just a simple click of the mouse as the mutual confidence levels increase between the agency and the customer.

## RENEWAL PROCESSING

The renewal process has traditionally been one of the more difficult events for agency operations. Issuing renewal certificates are absolutely essential to an insured's ongoing operations yet the customer's decision to renew their contracts generally seems to occur only at the last moment with the resulting chaos usually creating a major disruption to the normal agency workflow. Further with larger accounts, the renewal function can take several days and require the energies of additional staff members in order to complete.

With most current management systems, the renewal process goes something like this: Several of your key staff members are huddled over the laser printer printing piles of Certificates while others are at the photocopier busy making extra copies for the agency, insurance carriers, and the insured (we haven't even mentioned the fun involved in completing and attaching endorsements). In another part of the office some of the agency's other highly paid and most technically skilled staff are sitting around the conference room table stacked high with paper, manually folding and stuffing Certificates into envelopes for mailing. At the same time in the mailroom, other employees are sealing envelopes, applying postage, and preparing to rush to the local post office for delivery. In the meantime, phone and e-mail messages requesting critical customer service are backing up, and in many cases particularly with larger renewals, this scene can go on for days – an absolute waste of time, money, and resources. If this sounds altogether too familiar, perhaps you are now ready to consider the alternative.

When using eCertsONLINE, the process is simply a matter of updating the policy data and certificate holder listing to identify those interests that are no longer required including those certificate holders flagged as "one-time only" during the course of the year. Then with a few clicks of the mouse, eCertsONLINE can simultaneously select and issue hundreds or even thousands of certificates with endorsements and attachments, send copies to all certificate holders on file, archive the agency's copies, and also automatically provide copies of the completed documents to the insured and all the carriers involved – all without your staff having to touch a single piece of paper! What was previously measured in days of multiple paper cuts and mind-numbing boredom has now been reduced to one person and a few clicks of the mouse - eCertsONLINE does everything else instantly and automatically.

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To further simplify your renewal processing, we can even manage the entire renewal cycle for you. Our highly trained staff with over 80 years of insurance experience can import your data, issue the Certificates, send a copy to each of the Certificate Holders, and also provide the carriers and insureds with original copies or on a customized CD (see eCerts On CD below). This valuable service is available to our regular customers at no additional cost and that results in the agency saving effort, time, and money including eliminating those dreaded cert parties.

## ARCHIVING

Archiving is a function that automatically stores any completed Certificate, Attachment, Endorsement, and Addenda. At the time the documents are issued, copies of the documents are stored on our secured servers and in the identical format in which they were issued. These documents may then be retrieved, viewed on-screen or printed locally. Two separate Archives are automatically provided - "Forms Issued Today" and "Forms Issued This Month". All certificates issued during these timeframes are listed on-screen and may be retrieved and re-printed on demand with a click of the mouse. An optional long-term archive is also available that stores the completed documents for a period of 10 years so that at any time in the future, these documents may be retrieved using a simple search routine. Use of the long-term archive function eliminates the filing and storage problems normally associated with the certificate process yet permits immediate access to these critical documents long after most state statutory storage requirements have expired.

Further, when an insured requests a Certificate of Insurance via fax, e-mail, or in writing, eCertsONLINE can also store a copy of the actual request. At the time of issuance, the request is attached as the final page of the Certificate and stored in the Archive for a period of 10 years. This feature essentially helps to close the E&O gap between the insured and the broker by maintaining an exact copy of the insured's original correspondence including the terms and conditions requested. This feature is also compliant with the new Federal Rules of Civil Procedure governing electronically stored information (ESI) that went into effect on December 1, 2006.

## SPECIALTY MODULES

In addition to eCertsONLINE's capabilities to manage the certificate process for contractors and manufacturing type risks, we have created additional specialty functions to meet the unique needs of other industries.

**Condominium Unit Owners** – The difficulty normally associated with this class of business has always been being able to provide the lenders with the timely certification of coverage when a condominium unit is being purchased by a new owner. The request for a certificate is usually made by the lender at the last moment just prior to the close of escrow and forces the agency staff to disrupt their normal work flow and scramble to issue the appropriate documents. Our Condo Unit Owners

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module solves that problem by permitting the individual lenders to self-issue an ACORD 24 online with the appropriate security, of course. After the agency sets up the Master template, the lender, escrow company, or legal representative can only add the new unit owner and lender information then immediately print their copy for the closing. Using this module, the agency staff is able to provide a superior level of service to the association without the additional work of issuing the documents themselves.

**Transportation Module** – Virtually every trucking company hires owner/operators under contract to haul their goods, and until now the tracking of the drivers, vehicles, coverage provided, and premiums charged has been a nightmare for agencies writing these types of risks. At the end of each month, agencies have been forced to spend untold hours manually compiling information to send to the insurance carrier and insured, only to have the information challenged at the time of audit either by the insured or the carrier. That has now changed.

Our Transportation module permits the agency or insured to enter the driver, vehicle, and coverage information online which is date and time stamped for binding purposes; automatically issue a Certificate of Insurance to either the owner/operator or vehicle leinholder; issue a state specific ACORD auto ID card; and also compute the appropriate premium to be charged. It even tracks suspensions and reinstatement of coverage if the owner/operator temporarily hires on with another company. At the end of each month and with a few clicks of the mouse, a report is generated in a PDF format for the insured, and in an Excel format for the agency with all of the transactions during the previous month. These reports may then be used for billing purposes since they utilize the precise information supplied and/or entered by the insured. It has never been easier to handle transportation risks then it is now using this powerful and easy to use module.

## ECERTS ON CD

Another feature available is eCerts on CD. Since our long-term archiving function stores copies of issued Certificates for a maximum period of ten years, after that time the only available records of a specific Certificate would probably be those contained within your own paper files. And, aside from the condition of the document ten years hence, being able to locate it would be another matter entirely. For this and several other reasons we have developed eCerts on CD that stores an exact copy of every Certificate issued during the calendar year including any Attachments, Endorsements, and Addenda onto a searchable CD in a pdf format. The CD is completely self-contained, has the same look, feel, and work flow as the eCertsONLINE web site so no additional software is required. To locate a Certificate, you would simply place the CD into your CD drive, look-up the name of the Holder that is listed alphabetically, and click View/Print. The document(s) will appear on screen where it can be printed through your browser and in the identical format as the original time of issuance.

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This feature also solves another problem - storage. Let us assume that your agency issues 100,000 Certificates a year, and those Certificates are a mixture of both simple and complex types and average only two pages each. That's 200,000 individual sheets of paper, and if they were neatly stacked and filed away, the storage requirements alone would be ten, four-drawer file cabinets. If you then add the cost of printing, equipment wear and tear, alphabetizing, and the cost of the file cabinets, the storage cost begins to escalate considerably, and this is for one year only. In comparison, the entire 200,000 sheets of paper can be stored into perpetuity on four (4) easy-to-use customized CD's.

We also utilize this same concept for the benefit of your customers. We can provide them with copies of their Certificates on CD at policy renewal, at the end of the calendar year, or whenever directed by you. Each CD is elegantly designed, and customized with your agency name and logo, the insured's name, and a description of the contents. This eliminates the printing, handling, and postage normally associated with mailing Certificates to the insured and also eliminates their storage problems as well.

## SECURITY

The security within eCertsONLINE is not just another function but is interwoven into the very fabric of the program:

- Access to the program is controlled through a series of User ID's and Passwords.
- Advanced 128 Bit encryption technology keeps confidential data safe and secure.
- Three levels of security are included on both the Admin and User side.
- Once a Master Certificate has been set-up by the agency it cannot be changed or altered by the customer.
- The agency can select which clients will be permitted to self-service their Certificates.
- If self-service is permitted, the agency can specifically select those Certificates the customer can issue.
- The agency controls if the client may input data of any type in the Description of Operations section of the Certificate or may choose to have pre-determined wording automatically appear.
- The Approval mode permits the agency to review completed customer self-serviced Certificates and may either approve or reject them prior to actual issuance.
- Copies of all self-serviced Certificates are automatically sent to the agency for review and immediate archival.

Overall security is taken very seriously, not only to safeguard the confidentiality of critical data but to also ensure that errors can be prevented from occurring in the first place.

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## COMPETITIVE ADVANTAGE

Attracting new business is never easy and competition has become more intense particularly as servicing capabilities are being moved out of the back office and onto the Internet. Today's competitors are no longer just the agency down the street - they are now in the next city or even a neighboring state promising your prospects and customers every convenience imaginable. Instead of merely being reactive to this type of challenge, wouldn't it be nice to offer a superior customer service even before they ask? Rather than visiting a client at renewal with only a proposal and an invoice for a 25%-50% premium increase, offering customers self-servicing capabilities of their certificate needs may be just enough of an edge to switch the odds into your favor.

## IS ECERTSONLINE RIGHT FOR YOUR COMPANY?

Probably, but don't take our word for it – prove it to yourself. Using the chart below, determine the average cost per minute of your employees' time then use the following five-step process to determine if eCertsONLINE will work for you.:

<u>A. Hourly Wage</u>	<u>B. Other Benefits</u>	<u>C. Total Wages</u>	<u>D. Cost Per Minute</u>
\$ 15.00	\$ 4.50	\$ 19.50	\$ 0.325
\$ 20.00	\$ 6.00	\$ 26.00	\$ 0.433
\$ 25.00	\$ 7.50	\$ 32.50	\$ 0.541
\$ 30.00	\$ 9.00	\$ 39.00	\$ 0.650

- A. Hourly Wage
- B. Cost for Other Benefits such as Bonuses, Vacation & Holidays, Sick Pay, State and Federal payroll taxes, group medical, Workers' Comp, E&O, (averages 25% - 32% depending on the State – we use 30%)
- C. Total Wages (A + B)
- D. Cost for each minute of Workers' time.

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1. Review your current certificate program from top to bottom. Walk a certificate through your process from start to finish and examine precisely how every function is performed and by whom. How long does it take? What improvements, if any would make it more efficient? Does a dedicated, centralized certificate unit make sense?
2. Compute the time required to issue a simple certificate, and also those that are more complex. How long does it take to complete an addendum or endorsement in your word processor and attach to the Certificate? Multiply the time by the Cost Per Minute indicated above. In addition to the labor cost, also include such items as paper, envelopes, toner, postage, and equipment wear and tear. This will provide you with an accurate baseline for any comparison purpose.
3. Make a “wish list”. If we lived in a perfect world and an absolutely perfect system were available, what would you want it to do, and how would you want it to operate?
4. Compare the features described above with your current Certificate system. How does it measure up? Are you really getting the productivity gains you were promised?
5. Call us for an online tour – no obligations of course. It will be the most informative 30 minutes you have spent in quite some time.

While we cannot guarantee, nor for that matter can anyone else, that eCertsONLINE or any other “out of the box” program will meet all of your individual requirements, you will be pleasantly surprised how close to perfect eCertsONLINE already is. But then, you’ll never know unless you see it for yourself.

eCertsONLINE is guaranteed to outperform any certificate management system in use today.

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